

Certificate Number: 02114-TNE-CC-026761464



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CERTIFICATE OF COUNSELING

I CERTIFY that on January 06, 2016, at 01:05 o'clock PM EST, Willard Creech received from Consumer Credit Counseling Service of Greater Atlanta d/b/a ClearPoint Credit Counseling Solutions, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Eastern District of Tennessee, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: January 06, 2016

By: /s/Eric Dina

Name: Eric Dina

Title: Customer Service

*Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy code are required to file within the United States Bankruptcy Court a complete certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521 (b).